

ADVERTISEMENT

GIVING A THOUGHT
TO
FIRE INSURANCE

Principle of Adequate Coverage and Partial Losses—Eighty Per Cent Insurance to Value—Reason for Co-insurance or Assured's Participation—What Service Accomplishes.

(Third of a Series of Eight Sketches. Previous Articles Will Be Mailed on Request. The Fourth Will Appear in "The Tribune" Next Week.)

RATE making in fire insurance is based on the expectation, first, that most fires will be extinguished near the point of origin, (thus producing what we term "partial losses," or losses less than the insurance), and second that all property will be insured for a fair proportion of its value.

Eighty per cent insurance to value, for instance, fairly meets everyday conditions. Furthermore, on an 80 per cent basis the owner has a personal interest of 20 per cent in his property's safety. This does not mean that he must carry 20 per cent of his own liability, for we will give him a still lower premium rate if he fills up the gap between 80 per cent and 100 per cent, but in consideration of a premium rate based on 80 per cent insurance, we do insist upon his contracting to take out policies for that agreed percentage of his values—or stand in the place of the insurance he does not provide. This is usually called "co-insurance," its technical name being "Reduced Rate Average Contribution Agreement," because if an owner carries less fire insurance than the average necessary to prevent rate discrimination between insureds, he must share in his own loss so as not to unbalance the experience (results) in his class.

Without an understanding of fire underwriting fundamentals, a man may reason this way: "I have a well built property worth about \$100,000 in a good neighborhood, under good fire protection and not likely to burn, (all of which was taken into consideration, by the way, in his schedule rate), so I will insure for \$5,000 which will cover my probable loss."

He has reckoned without his host, because we cannot issue our policies on that basis. With only \$5,000 fire insurance (without the "co-insurance" agreement), a \$5,000 fire loss would mean to him a property loss of only 5 per cent but to us an insurance loss of 100 per cent.

On the basis of the premium rate produced by schedule, he should have carried \$80,000 insurance and paid the requisite premium therefor. Then a \$5,000 fire loss would turn that "total" insurance loss into a "partial" loss. We rated that man's property on a basis as 100 is to 80 (6 to 4) and he wants us to assume a liability—at the same rate of premium—as 100 is to 5 (20 to 1). That would be a gamble pure and simple, and fire underwriting is not a gamble but a calculation based on the law of averages when spread over many thousands of separated properties and a period of years. We could secure no average on the basis he proposes except at prohibitive rates.

Above all, "co-insurance" prevents rate discriminations—a cardinal principle. Were some men to carry only \$5,000 and others \$80,000 at the same rate of premium on practically identical risks, equal in value, it would result in unbalancing the whole "experience" on that class of risks by reducing the premiums and increasing the losses. This would be gross discrimination against and at once establish unfair rates for the present man who for his own protection provides the \$80,000 fire insurance. That is why the man who will not pay the premiums to meet the requirement of 80 per cent fire insurance to property value, must pay the penalty at the other end in a reduction in the amount he may collect when loss comes.

If you believe that "a system of fire insurance rating which does not discriminate between safe construction and unsafe construction, and between carefulness and negligence, is an injury to the community" (as one of the students of our business wrote many years ago when advocating schedule rating), we can demonstrate to you the fairness and the reasonableness and the desirability of fire insurance as today sold by the stock companies that are co-ordinated (not combined) to make your security greater, to make your property safer, to prevent your neighbor from damaging you, to make your community better, to make your life and the lives of your neighbors and of all other citizens safer, to make your city cleaner and healthier and more habitable and to help you solve your housing problems in saving your property from destruction by preventable fires and in paying honest losses promptly so that your destroyed houses may be rebuilt without needless delay.

This is a rather large order, but after all it represents an everyday function of stock fire insurance, through to indemnification for losses, though the underlying service functions so unobtrusively that the uninformed do not see it.

U. S. Mail Line
To Make New
Bid for Ships

Refuses to Admit Company Is in Default in Reply to Ship Board's Rejection of Offer for Seized Liners Letters Are Made Public

Action Is Taken When Lasker Declines to Give Out Any Statement

The United States Mail Steamship Co. last night made public its correspondence with the United States Shipping Board regarding the offer of the Mail company to purchase the nine ships under charter to it. Chairman Albert D. Lasker, of the Shipping Board, had refused in Washington to give out for publication the Board's reply to the Mail company's offer.

Mr. Lasker in his letter to the Mail officials questioned their right to make a bid for the vessels, because he claimed the company was in default of charter hire, and according to the terms of the contract, no negotiations could be opened for purchase. He added, however, that the board would be glad to receive a bid provided the Mail could "show proper and substantial financial responsibility to carry out their offer."

In their answer, signed by President Francis R. Mayer, the Mail officials said they could not admit they were in default and in consequence denied the validity of the board's contention, yet considering the courteous statement that the board would be glad to receive a bid, when shown "proper financial responsibility," the Mail officials said they would submit a bid soon and at the same time demonstrate that they were financially able to carry out their offer.

The two letters follow:
Letter to Mail Line
July 29, 1921.

"United States Mail Steamship Company, 120 Broadway, New York City, N. Y.

"Dear Sirs: We are in receipt of your letter of July 27th inst. notifying us that you desire to exercise your option to purchase certain vessels under Clause Thirteen, of the agreement of May 28, 1920.

"Clause Thirteen reads as follows: 'At any time during the life of the charter, if the charterer shall have duly paid all the charter hire and shall not be in default in respect to any of the terms, covenants and conditions of this charter party, it shall have an option to purchase the vessel at a price to be fixed by the owner, the initial cost of reconditioning less depreciation at the rate of seven and one-half (7½) per centum per annum of said cost to be applied on said purchase price, provided, however, the owner shall then have authority to sell free from judicial or other restraint.

"As you are in default in respect to many of the terms, covenants and conditions of the contract, and as you have not paid any charter hire since March 31, 1921, you have no option to purchase the vessels, nor are we under any obligation to fix any purchase price.

"But the board, without waiving any of its rights, will be glad to receive from you a bid to purchase the vessels mentioned in your letter, predicated, of course, upon your ability to show proper and substantial financial responsibility to carry out such a bid, if we should accept it.

"By order of the board, United States Shipping Board.
(Signed) "ALBERT D. LASKER,"
Chairman."

Reply to Shipping Board
"United States Shipping Board, Washington, D. C.

"Attention: Honorable A. D. Lasker, Chairman.

"Dear Sirs: We are in receipt of your letter of July 27th inst. notifying us that our company desires to exercise its option to purchase certain vessels under Clause Thirteen of the agreement dated May 28, 1920.

"We note that your refusal to accord this company the right to exercise its option to purchase is based upon your contention that we are in default as to some of the terms of the agreement referred to above. The company cannot admit that it is in default and in consequence denies the validity of your contention. In this connection your attention is respectfully invited to the fact that the agreement itself provides for the arbitration of all matters in dispute in reference to the agreement.

"However, we have under consideration your courteous statement that you would be glad to receive a bid from us, and I write to say that in a few days we shall submit a bid for the vessels and a statement of the financial responsibility of our company which we believe will be satisfactory to you.

"Very truly yours,
"FRANCIS R. MAYER,"
President."

It was made apparent yesterday that the board will make no further statement for publication for the present. William Marshall Bullitt, special counsel in the injunction proceedings, which are to come up before Judge Augustus N. Hand in the Federal District Court tomorrow morning, when the question of jurisdiction will be settled, declined to discuss the offer of the mail company or the board's reply. Mr. Bullitt returned to New York from Washington yesterday morning.

\$210,000 Rental for Garage
The Albert Construction Company, Inc., Joseph M. Levine president, and Jacob Basheer secretary, leased through Isaac Ziff the new-story garage, 175x100, on the east side of Southern Boulevard, 200 feet south of Longwood Avenue, and known as the Bono Am Garage, to Philip Gordon, for an aggregate gross rental of about \$210,000.

\$285,000 Loan on Building
Lawrence, Blake & Jewell placed for the United Chain Buildings Inc., a first mortgage of \$285,000 at 6 per cent on 6 and 8 West Thirty-second Street a seventeen story mercantile building.

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Real Estate News
15-Story Flat
On Riverside
Drive Resold

Operator Gets Quick Return on Cliff Dwelling Apartment on Flatiron-Shaped Plot Bought Recently

George L. O'Hare sold for the Shenk Realty Construction Company, Joseph Shenk president, to the Hard Realty Corporation, the Cliff dwelling apartment, at the northeast corner of Ninety-sixth Street and Riverside Drive, known as 240 Riverside Drive, being a fifteen-story building on a flatiron shaped site fronting 101 feet on the drive, 50.6 feet on Ninety-sixth Street and having a north line of 8.11 feet.

There is a bungalow atop the house. Mr. Shenk acquired the property three months ago from the West End Mortgage Company. Max Miller, attorney, represented the purchaser, and Morrison & Schiff acted for Mr. Shenk, who has been asking \$600,000 for the property. The property carries a first mortgage of \$380,000.

Another deal by Mr. Shenk involves the purchase of the Quindat apartment, at 326 West 119th Street, recently reported sold by Nassau & Lanning for Herman Cohen. It is an eight-story structure on plot 75x100x irregular, located between Broadway and Amsterdam Avenue.

I. Willis has sold for Ida Rubin to Philip Menschel the Washington and Jefferson, two six-story elevator apartment houses at 318 to 328 West Fifty-first Street, 121x100.

E. Fellman sold the three and five-story tenements at 323 and 325 West Thirty-six Street, 40x100.

Max Spinner sold to Pauline Niederer 123 East 104th Street, a four-story flat, 20x100.11.

The 64 Avenue C Corporation sold to Rebecca Langner 64 and 66 Avenue C, a six-story tenement with stores, 48x83.

Max Spinner sold to Jacob Green, 108 and 110 East 109th Street, two four-story flats, 38x100.11.

James Henry sold the four-story tenement with stores at 2274 Second Avenue, 20x85, for John McKee.

Annie Lefkowitz sold to Samuel and Simon Cohen the six-story flat with stores, 61x89, at the northwest corner of Twelfth Street and Second Avenue.

Caroline Winter sold to a Mr. Pichler 33 and 35 First Avenue, two five-story store tenements, 40x72.

Martin Rothschild sold to Morris Altman 162 Essex Street, a four-story building with stores, 31.9x25.

Morris and Emilie Jacoby sold to Pauline Goldfisher 32 Attorney Street, a five-story tenement, 25x100.

Architect Buys Dwelling
On Lexington Av. Corner
Plans to Rebuild House at 65th
Street Corner for His
Own Occupancy

The Brown, Wheelock Company, Inc., sold for Mary Appleton, 866 Lexington Avenue, southwest corner of Sixty-fifth Street, a four-story dwelling, 20.6x80.

The new owner is a prominent architect who plans to rebuild the house for his own occupancy.

Pease & Elliman have sold for Mrs. L. Mangone, to Mrs. A. W. Morris, the three-story, 18-foot dwelling at 10 Grove Street.

Anton Preinger bought from Sarah Jones 210 East Forty-sixth Street, a three-story dwelling, 15.8x100.5.

Leroy Coventry sold for Rachel Salabury 30 West Ninety-sixth Street, a four-story dwelling, 20x100.

Alexander and Eugene Ossipoff sold to Joseph Cheroff 77 East 119th Street, a three-story dwelling, 18x100.11.

Buyers for Vacant Bronx Plots
Harry Cahn purchased from Henry J. Koch the plot at the southeast corner of Burnside & Creston avenues, 114 feet on Burnside and 100 feet on Creston Avenue. E. O. Smith was the broker. Mr. Cahn plans to erect an elevator apartment on the site.

At the vacant plot, 25x185.10x irregular, on the north side of Seaman Avenue, 475 feet west of 207th Street, has been purchased by Leah Goldstein from Harry and Ethel Weprin.

The Union Avenue Corporation sold to Abraham Selkowitz 1154 Union Avenue, southeast corner of Home Street, a vacant plot, 26.9x99.4x irregular.

Elizabeth Hebberts sold to Mendel Edelstock the vacant lot, 25.3x100, on the east side of 138th Street, 187.5 feet east of St. Ann's Avenue.

Much Interest Shown in Sale of Lots at Breezy Point
A large number of inquiries are being received by Bryan L. Kennelly regarding the 258 lots at Breezy Point, along the Great South Bay, at Amityville, which he will dispose of at auction on the premises on Saturday. The property is in a section for those fond of aquatic sports, fishing and rowing. Fred H. Stone and Hazel Dawn are members of the stage fraternity who have summer homes at Breezy Point.

Leather Goods Manufacturers Get Madison Avenue Space
Pease & Elliman leased for Harry Collins to Dante Gambinossi, a manufacturer of leather goods, the store, basement and second floor in 605 Madison Avenue, between Fifty-seventh and Fifty-eighth streets. Pease & Elliman were the brokers in the lease of 466-68-70 West Broadway to the Mouquin Restaurant and Wine Company, reported recently.

New Jersey Farm in Trade
The Duroos Company sold for L. W. Travis the Dr. Montague farm on the New Brunswick-Trenton turnpike, near Brunswick, N. J. Mr. Travis took in exchange a two-family house at 9 Crooks Avenue, Passaic, N. J.

Bryn Mawr Buyers to Build
The Rice estate, through the Robert E. Farley Organization, sold at Bryn Mawr Park two plots to Miss Alice Penrose, of this city, and Barlow Cooper, of Mamaroneck. Both plan to erect homes.

Lorillard Company to Erect
Big Plant on Avenue A
One of the largest reinforced concrete buildings is to be erected by the Lorillard Company, cigarette manufacturers, on the east side, block front of Avenue A, between 71st and 72d streets.

It will house over 2,000 employees. The plans are by J. Armain, architect, who estimates the cost at \$500,000. It will be erected by the Turner Construction Company, which expects to have it ready for occupancy by Christmas time.

Silk Merchant Buys Hopkins Dwelling on Fifth Ave.
Hiram R. Mallinson, silk merchant, is the buyer of the five-story American basement dwelling at 1045 Fifth Avenue recently reported sold in these columns by William B. May & Co., for Mrs. Vera W. S. Hopkins.

Banker Gets Park Ave. Suite
Douglas L. Elliman & Co. sold an apartment in the new cooperative building at 290 Park Avenue to James Brown, of the international banking house of Brown Bros. & Co.

Ten New Homes for Edgemere
The Lewis H. May Company sold for Henry Weiner plot on the west side of Beach Thirty-fourth Street, adjoining the ocean at Edgemere, L. I. to a client who will improve with ten homes.

Sale of Yonkers Dwelling
Thomas S. Burke sold to Rosa Deid the dwelling 140 Tibbets Road, Yonkers, from F. A. Gundlach.

Sale of Yonkers Property
Thomas S. Burke sold 107 Shannard Place, Yonkers, for Harry and William J. Bell to Arthur Lee.

In the Auction Room
By Joseph P. Day.
E 199th st, 223, 2, 3, 2 1/2 ft. e of Second ave. 1st floor, 11 ft. 6 in. 2nd floor, 11 ft. 6 in. 3rd floor, 11 ft. 6 in. 4th floor, 11 ft. 6 in. 5th floor, 11 ft. 6 in. 6th floor, 11 ft. 6 in. 7th floor, 11 ft. 6 in. 8th floor, 11 ft. 6 in. 9th floor, 11 ft. 6 in. 10th floor, 11 ft. 6 in. 11th floor, 11 ft. 6 in. 12th floor, 11 ft. 6 in. 13th floor, 11 ft. 6 in. 14th floor, 11 ft. 6 in. 15th floor, 11 ft. 6 in. 16th floor, 11 ft. 6 in. 17th floor, 11 ft. 6 in. 18th floor, 11 ft. 6 in. 19th floor, 11 ft. 6 in. 20th floor, 11 ft. 6 in. 21st floor, 11 ft. 6 in. 22nd floor, 11 ft. 6 in. 23rd floor, 11 ft. 6 in. 24th floor, 11 ft. 6 in. 25th floor, 11 ft. 6 in. 26th floor, 11 ft. 6 in. 27th floor, 11 ft. 6 in. 28th floor, 11 ft. 6 in. 29th floor, 11 ft. 6 in. 30th floor, 11 ft. 6 in. 31st floor, 11 ft. 6 in. 32nd floor, 11 ft. 6 in. 33rd floor, 11 ft. 6 in. 34th floor, 11 ft. 6 in. 35th floor, 11 ft. 6 in. 36th floor, 11 ft. 6 in. 37th floor, 11 ft. 6 in. 38th floor, 11 ft. 6 in. 39th 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